

Information to identify the case:

Debtor 1	<u>Shonda Yvette Burgos</u>	Social Security number or ITIN	xxx-xx-4203
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-70224-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shonda Yvette Burgos
aka Shonda Yvette Williams

11/16/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shonda Yvette Burgos
Debtor

Case No. 23-70224-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Nov 16, 2023

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db	+ Shonda Yvette Burgos, 1516 3rd Avenue, Altoona, PA 16602-3608
15618087	+ AASD Tax Office, PO Box 1967, Altoona, PA 16603-1967
15618085	+ Blair County Tax Collection Bureau, 1419 3rd Avenue, PO Box 307, Duncansville, PA 16635-0307
15618083	+ GEICO, PO Box 9515, Fredericksburg, VA 22403-9515
15618079	Midland Credit Management, 150 Camino De La Reina, Ste. 100, San Diego, CA 92108

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Nov 17 2023 04:58:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Nov 17 2023 04:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 17 2023 04:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 17 2023 00:11:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15618073	+ EDI: CAPITALONE.COM	Nov 17 2023 04:58:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15618075	+ EDI: WFNNB.COM	Nov 17 2023 04:58:00	Comenity Bank/NWYRK & Co., PO Box 182789, Columbus, OH 43218-2789
15618074	+ EDI: WFNNB.COM	Nov 17 2023 04:58:00	ComenityCapital/Boscovs, PO Box 182120, Columbus, OH 43218-2120
15618072	EDI: DISCOVER.COM	Nov 17 2023 04:57:00	Discover Bank, ATT: CMS/PROD Develop, PO Box 15316, Wilmington, DE 19850
15618084	EDI: IRS.COM	Nov 17 2023 04:58:00	Dept of Treasury, Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
15618076	+ EDI: BLUESTEM		

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: Nov 16, 2023

Form ID: 318

Total Noticed: 21

		Nov 17 2023 04:58:00	Fingerhut/Webbank, 6250 Ridgewood Road, St. Cloud, MN 56303-0820
15618077	+ Email/Text: bankruptcy@huntington.com	Nov 17 2023 00:12:00	Huntington National Bank, PO Box 1558, Dept EA4W25, Columbus, OH 43216-1558
15618086	^ MEBN	Nov 16 2023 23:57:48	KML Law Group, Suite 5000 BNY Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1541
15618080	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 17 2023 00:24:36	LVNV Funding LLC, 55 Beattie Place, Greenville, SC 29601-5115
15618078	EDI: PRA.COM	Nov 17 2023 04:58:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
15618081	+ EDI: VERIZONCOMB.COM	Nov 17 2023 04:57:00	Verizon Wireless/Southeast, PO Box 26055, National Recovery Dept MS 400, Minneapolis, MN 55426-0055
15618082	+ Email/Text: pitbk@weltman.com	Nov 17 2023 00:11:00	Weltman, Weinberg, Reis Co LPA, 436 7th Avenue Ste. 2500, Pittsburgh, PA 15219-1842

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, N.A.
cr		THE HUNTINGTON NATIONAL BANK
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE HUNTINGTON NATIONAL BANK bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,

District/off: 0315-7

User: auto

Page 3 of 3

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PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6